



UP CHAPTER OF THE MCUL
UNITED *for* PROGRESS

72nd ANNUAL MEETING

UPPER PENINSULA CHAPTER/MCUL

June 18, 2020

10:00 a.m.

Eastern time

Via Zoom Teleconference



AMERICA'S
CREDIT UNIONS™

*Where **people** are worth more than money.™*

**Upper Peninsula Chapter MCUL
72nd Annual
Meeting
June 18, 2020 10:00 a.m.
Via Zoom Teleconference**

AGENDA

- I. CALL TO ORDER –
- II. ROLL CALL –

UP Chapter 2020 Voting Report

Credit Union	Votes
Baraga County FCU	6
Chippewa County CU	6
Delta County CU	9
DeTour Drummond Community CU	4
Embers CU	9
Federal Emp of Chippewa County CU	3
Gogebic County FCU	6
Great Lakes First FCU	8
Integra First FCU	8
Iron Mountain Kingsford Comm FCU	9
Lake Superior CU	3
Limestone FCU	6
Manistique FCU	5
Marquette Community FCU	8
Michigan Tech Employees FCU	8
Northern Lights FCU	3
Northern United FCU	5
Peninsula FCU	9
Rock Community FCU	2
Settlers FCU	6
Soo Co-op CU	10
Tahquamenon Area CU	7
Torch Lake FCU	4
TruNorth FCU	9
U.P. State CU	8
	161

Executive Committee:

Connie Toensing, District IV Director
 Jim Veneskey, Alternate District IV Director
 Chris Ison, Chairperson
 Jim Veneskey, Vice Chairperson
 Lynda Ellis, Secretary

Ray Theoret, Treasurer
Darcy McLean
Brenda Lippens
Tom Blake
David Black

Other Committees:

Ray Theoret, Budget Committee Chairperson
Tom Blake, Audit Committee Chairperson
Brenda Lippens, Education Committee Chairperson
Tyler DuBord, Golf Committee Chairperson
Connie Toensing, Annual Meeting Committee Co-Chairperson
Darcy McLean, Annual Meeting Committee Co-Chairperson
Erik Bessonon, Nominating Committee Chairperson
Katie Wilcox, Governmental Affairs Representative
Darcy McLean, Events Committee
Jordan Kingdon, MCUL Representative
Jennie Gylock, Website Coordinator

III. MINUTES

1. Board of Representatives Meeting: April 13, 2019

IV. ELECTIONS

V. REPORTS

1. Consent Agenda on all Committee Reports

VI. OLD BUSINESS

VII. NEW BUSINESS

1. Pat Ruecker Memorial Scholarship Recipient – Ciara Krantz, Chippewa County CU
2. CU Person of the Year Award – Mary Lynch, Soo Co-op CU
3. Distinguished Service Award – Katie Wilcox, Embers CU
4. U.P. MCUL Chapter Federal MCULLAF PAC Award – Great Lakes First FCU
5. U.P. MCUL Chapter State MCULLAF PAC Award – Northern Lights Community FCU

VIII. MOTION TO ADJOURN



UP CHAPTER OF THE MCUL
UNITED for PROGRESS

U. P. CHAPTER BOARD OF REPRESENTATIVES MEETING
April 13, 2019
Island Resort and Casino, Harris, MI

- I. **CALL TO ORDER:**
Chapter Chairperson, Chris Ison, called the meeting to order at 9:35 a.m.
- II. **ROLL CALL:**
Lynda Ellis called the roll of credit union's present and reported a quorum with 157 of 168 votes.
Also
Executive Committee:
 Connie Toensing, District IV Director
 Jim Veneskey, Alternate District IV Director
 Chris Ison, Chapter Chairperson
 Rick Gatiss, Vice Chairperson
 Lynda Ellis, Secretary
 Ray Theoret, Treasurer
 Tom Blake
 Darcy McLean
 Brenda Lippens
Other Committees:
 Ray Theoret, Budget Committee Chairperson
 George Isola, Marketing Committee Chairperson
 Tom Blake, Audit Committee Chairperson
 Brenda Lippens, Education Committee Chairperson
 Rick Gatiss, Golf Committee Chairperson
 Connie Toensing, Annual Meeting Committee Co-Chairperson
 Darcy McLean, Annual Meeting Committee Co-Chairperson
 David Black, Nominating Committee Chairperson
 Katie Wilcox, Governmental Affairs Representative
 Darcy McLean, Events Committee
 Marc McKellar, MCUL League Representative
 Jennie Gylock, Website Coordinator
 Katie Wilcox, 906hYPe
- III. **MINUTES OF THE PREVIOUS MEETINGS:**
 The minutes of the March 24, 2018 Board of Representatives meeting were presented. Motion to approve the minutes was made by Karen Dahl and the motion was supported by Wayne Johnson, motion carried.
- IV. **ELECTIONS:**
Nominating Committee Chairman: David Black abstained, Eric Bessonon stepped in:
1. Chapter Executive Committee: Nominees: Tom Blake, David Black, Megan Demeuse, Kim Kareckas, Brenda Lippens, Darcy McLean, and Danielle Moya. There were 7 nominees and 4 to be elected and no nominations from the floor. A ballot vote took place.
2. Delegate to MCUL Annual Meeting: Nominee: Karen Dahl, there was one position to be elected with one nominee and no nominations from the floor. A ballot vote did not take place.
3. Alternate Delegate to MCUL Annual Meeting Nominee: Megan Demeuse, there was one position to be elected with one nominee and no nominations from the floor. A ballot vote did not take place.
4. District IV MCUL Director: Nominee: James Veneskey, there was one position to be elected and one nominee, and no nominations from the floor. A ballot vote did not take place.
5. After ballots were tabulated, the results were announced for the Chapter Executive Committee – Tom Blake, David Black, Darcy McLean, and Brenda Lippens. A motion was made by Gail Anthony and supported by Don Charlevoix to destroy the ballots, motion carried.

V. Reports

1. League District Director: Connie Toensing presented a Joint MCUL/Directors Annual Report. In 2018, the Michigan Credit Union League & Affiliates enjoyed a busy year, filled with successes, including key advancements with our advocacy agenda. Additionally, our member credit unions gave MCUL a 97 percent overall approval rating in our annual membership survey. We have held a 100 percent affiliation rate for the past three years. This is made possible, in part, because MCUL offers the lowest league membership fees in the country. MCUL only collects about \$500,000.00 in annual dues, which is made possible by our two-thirds ownership of CUSG. A strong financial performance by our business unit directly translates into lower dues for Michigan credit unions. In 2019, MCUL will continue to focus on Four Pillars of Success: Removing Barriers, Promoting the Credit Union Difference, Providing Solutions for Service Excellence, and Delivering Comprehensive Compliance Solutions. In Conclusion, MCUL & Affiliates looks forward to building on last year's successes so we can continue to strengthen Michigan credit unions and the credit union movement.
2. Chapter Chairperson: Chris Ison presented his written report. In 2018, we had great turnout at our Annual Meeting. Connie Toensing and her Committee continue to find ways to make this weekend one of our signature events. In Early August, credit union leaders and their families from across the UP gathered at our Manger's Conference on Mackinac Island. Hat's off to Darcy McLean and her committee, for putting on such a relaxing yet rewarding conference. Also, in August our Annual Chapter Golf Scramble with the proceeds benefitting Upper Peninsula Honor Flight. The scramble marked the end of an era, as our long-serving Golf Committee Chair, Rick Gatiss, is retiring. Another change, our Chapter Legislative Representative resigned. We were fortunate enough to have three ladies step up and offer their services. The decision was made to accept all three and adopt a committee approach. Katie Wilcox from Embers will serve as chair, with Kim Kareckas from Peninsula Federal and Dawn Taylor from Soo Coop completing the committee. I would like to encourage all member credit unions to share information on our UP Chapter website. A link to submit items to our webmaster, Jennie Gylock from Peninsula Federal is coming to the main page.
3. Chapter Treasurer's Report: Ray Theoret presented his written report. Current Balances are as follows: Executive Committee - \$5,745.13, Education Committee - \$2,000.37, Annual Meeting Committee - \$17,557.78, Golf Committee - \$3,014.64, making a total balance of \$28,317.92. Ray asked if there were any questions from the floor. There were no questions.
4. Budget Committee Report: Ray Theoret presented his written proposed budget for the fiscal year ending 2018, with a total Revenues and Expenditures balancing at \$13,061.00 each. With no changes to the dues as follows: Dues factor 0.00035 with a dues cap of \$650.00 per credit union. A motion to approve the budget was made by Karen Dahl and supported by Paul Martin, motion carried.
6. Marketing Committee Report: George Isola presented his written report. 100% of Michigan credit unions contributed to the CU Link Campaign, this includes 73% credit unions making a "Full Share" contribution. Matching funds from the MCUL and additional funding from CU Solutions Group provided for a \$2.2 million-dollar media buy. Like any effective legislative advocacy program, successful branding requires a strong, sustained effort. It's about protecting the credit union difference – today, tomorrow, and well into the future.
7. Audit Committee: Tom Blake, Audit Committee Chair, provided a written report: On March 1, 2019, the audit committee performed their annual audit of the Chapter's financial records for the 2018 calendar year. It is the Committee's opinion that the Chapter's financial statements and records accurately reflect the Chapter's financial activity and current position for the period audited.
8. Education Committee: Brenda Lippens, Education Committee Chair. A written report was provided to state: The Educational Committee organizes educational conferences throughout the year based on the various compliance, regulatory and recommendations of our credit unions. We work with our League and speakers from across the country to determine how we can best meet the educational needs of our credit unions. We will again have a Collection Training in Escanaba in 2019, Payments Academy workshop will be put on by Trellance, Managers Conference in August, and Mortgage Training. Look for more information on the Chapter website.
9. Golf Committee: Rick Gatiss presented his written report. The 12th Annual Charity Golf Scramble was another huge success. There were 119 representatives from Upper Peninsula area credit unions including corporate sponsors of the event. It is with their assistance we were able to raise \$7,500.00 to benefit the Upper Peninsula Honor Flight. In October, several committee members presented a check to Scott Knauf, the Executive Director of the local Honor Flight Chapter. He was also informed that the Honor Flight organization will be the sole recipient of future golf outing proceeds. The committee members were recognized and thanks to everyone for their support, and recognition was given to all sponsors. Rick will be retiring and Tyler DuBord will be taking over and Chairing the committee. The 13th Annual Charity Golf Scramble will be held on Thursday, August 22, 2019 at the Terrace in Gladstone.
10. Annual Meeting Committee: Connie Toensing presented her written report. The annual meeting was held at the Island Resort and Casino in 2018 with 441 attendees. The 2019 registrations total 555. This past year, \$3,000 of the Annual Meeting Committee fund was donated to the Houghton Flood Relief. Next years Annual Meeting will be held on April 17, 18, 19, 2020. Thanks, was given to all our vendors and sponsors.
11. Nominating Committee: Erik Bessonon's written Nomination Report was in the packet, along with a copy of the Nomination Notice dated February 25, 2019.

12. Governmental Affairs: Katie Wilcox introduced herself as the new Chairperson and also introduced her committee members, Dawn Taylor and Kim Kareckas. She also presented her written report and highlighted in particular Reality Fairs, with multiple fairs being held across the UP. Invitations went out to Congressman Bergman to attend one of the events. Though he could not make it, it was encouraged to continue to invite the Congressman, as he hopes to visit a live event. There was an online meeting organized to discuss our role in financial education, with nine attendees from seven credit unions participating.
A motion to accept all reports was made by Wayne Johnson and supported the David Rautiola, motion carried.

VI. OLD BUSINESS

- a. None

VII. NEW BUSINESS:

- a. Guest Speaker:
Dave Adams from MCUL spoke of our Chapter and how unique we are. He thanked all volunteers for what they do. Thanked Connie and Jim for their league involvement and thanked Chris and the Executive Committee for what they do for the Chapter. Dave mentioned and congratulated David Rautiola and Connie Mikkola for their efforts to raise money for the flood relief and congratulated Susan Standing's family on CU Person of the Year. The Pat Ruecker Scholarship was introduced and the MCUL AC&E was also mentioned. He also stated, tradition is important, it's not about money, it is about People helping People!
- b. The Pat Ruecker Memorial Scholarship recipient, Julie Johnson from Embers CU, was recognized by Chris, with the scholarship being presented at the dinner this evening.
- c. UP Chapter of MCUL Person of the Year Award: Chris Ison recognized Susan Standing, as "UP Chapter Person of the Year 2018". This award will be presented at the dinner this evening.
- d. UP Chapter of MCUL Distinguished Service Award: Chris Ison recognized David Rautiola and Connie Mikkola, their awards will be presented at the dinner in the evening.
- e. Katie recognized Great Lakes First Federal Credit Union for raising 478% of their fund-raising goal for the U.P. MCUL Chapter Federal PAC.
- f. Katie Wilcox recognized Peninsula FCU for raising 382% of their fund-raising goal for the U.P. MCUL Chapter State PAC.

Meeting Adjourned at 10:05 a.m. on a motion by Karen Dahl and supported by Dean Pokela.

Respectfully submitted,

Lynda Ellis
Chapter Secretary

NOMINATIONS FORM
UPPER PENINSULA CHAPTER OF CREDIT
UNIONS DEADLINE – March 18, 2020

Send to:

Erik Bessonon, Chairperson
Delta County Credit Union
P.O. Box 756
Escanaba, MI 49829
Email: epbessonon@deltacountycu.com
Phone: (906) 786-7213
Fax:(906) 786-7299

Name: _____

Credit Union: _____

We wish to place the following names in nomination for the positions indicated below:

For **CHAPTER EXECUTIVE COMMITTEE** - Two Year Term – Three to Be Elected

	Name	Position	Credit Union
1)	Chris Ison	CEO	Tahquamenon Area
2)	Lynda Ellis	CEO	Soo Co-op CU
3)	Ray Theoret	CEO	U.P. State C.U.

For **DELEGATE TO MCUL AC&E** - One Year Term - One to Be Elected

	Name	Position	Credit Union
1)	_____	_____	_____

For **ALTERNATE DELEGATE TO MCUL AC&E** - One Year Term - One to Be Elected

	Name	Position	Credit Union
1)	Karen Dahl	CEO	Northern United FCU

For **MCUL DISTRICT IV LEAGUE DIRECTOR** - Two Year Term - One to Be Elected

	Name	Position	Credit Union
1)	Connie Toensing	CEO	Chippewa County CU



**UPPER PENINSULA CHAPTER ANNUAL MEETING
AND NOMINATIONS NOTICE
June 18, 2020**

In accordance with the bylaws of the Michigan Credit Union League, notice is hereby given that the Upper Peninsula Chapter Annual Meeting will be held via Zoom teleconference due to the "Stay Home, Stay Safe" Executive Order of the Governor of Michigan on Thursday, June 18, 2020, at 10:00AM for the election of the below positions and for such other business as may properly come before this meeting.

- Three (3) members of the Chapter Executive Committee
- One (1) Delegate to the Michigan Credit Union League (MCUL) Annual Meeting
- One (1) Alternate Delegate to the Michigan Credit Union League (MCUL) Annual Meeting
- One (1) MCUL District IV League Director

A nominating committee has been appointed to consider and present nominations for chapter positions.

Chris Ison, Chapter Chairperson

NOMINATING COMMITTEE:

Erik Bessonon, Chairperson
Delta County Credit Union
P.O. Box 756
Escanaba, MI 49829
Email: epbessonon@deltacountycu.com
Phone: (906) 786-7213 Fax: (906) 786-7299

Deadline for submission of nominations to be included in the Nominating Committee Report is **May 18, 2020**. Please submit your nomination in writing using the enclosed form. Nominations from the floor will also be in order.

Individuals whose terms expire at the 2020 Chapter Annual Meeting are:

CHAPTER EXECUTIVE COMMITTEE

Linda Ellis, Soo Coop CU
Chris Ison, Tahquamenon Area CU
Ray Theoret, U.P. State CU

MCUL DISTRICT IV LEAGUE DIRECTOR

Connie Toensing, Chippewa County CU

DELEGATE TO MCUL AC&E

Karen Dahl, Northern United FCU

ALTERNATE DELEGATE TO AC&E

Megan Demeuse, Northern United FCU

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ELIGIBILITY REQUIREMENTS:

All members of the Executive Committee (MCUL Bylaws, Article IX, Section 8(B)) must each hold a position with a chapter member credit union of director, credit or supervisory committee member (or a member of a committee consisting of members of the credit union that performs basically the same services as those performed by a credit or supervisory committee), or employee.

The Chapter Delegates and Alternate Delegate (MCUL Bylaws, Article VI, Section 4) must be members of the Chapter Board of Representatives, on which corporate representatives and League individual members must serve.

To be eligible to serve as League Director or Alternate Director, an individual must be (1) a member of and (2) a director, credit committee or supervisory committee member, manager or senior management employee who reports directly to the manager of a credit union that is a League member in good standing and that is affiliated with a chapter in the district that such person seeks to represent.

NOMINATIONS FORM
UPPER PENINSULA CHAPTER OF CREDIT UNIONS
DEADLINE – May 18, 2020

Send to:

Erik Bessonon, Chairperson
Delta County Credit Union
P.O. Box 756
Escanaba, MI 49829
Email: epbessonon@deltacountycu.com
Phone: (906) 786-7213
Fax: (906) 786-7299

Name: _____

Credit Union: _____

We wish to place the following names in nomination for the positions indicated below:

For **CHAPTER EXECUTIVE COMMITTEE** - Two Year Term – Three to Be Elected

Name	Position	Credit Union
1) _____	_____	_____
2) _____	_____	_____
3) _____	_____	_____

For **DELEGATE TO MCUL AC&E** - One Year Term - One to Be Elected

Name	Position	Credit Union
1) _____	_____	_____

For **ALTERNATE DELEGATE TO MCUL AC&E** - One Year Term - One to Be Elected

Name	Position	Credit Union
1) _____	_____	_____

For **MCUL DISTRICT IV LEAGUE DIRECTOR** - Two Year Term - One to Be Elected

Name	Position	Credit Union
1) _____	_____	_____

CHAPTER CHAIR REPORT

Welcome to our first (and hopefully last) virtual Annual Meeting.

At past Annual Meetings, I would use this report to reflect on prior year happenings and preview what lies ahead in the next year for our Chapter. Like so many other things in 2020, this report will be a little bit different.

While we are faced with changing operations based on what “the new normal” may look like going forward, the COVID-19 pandemic has clearly demonstrated the unchanging value that exists in the relationship between member and credit union.

In keeping with the best traditions of credit unions, over the past months (throughout countless emails, phone calls and teleconferences), I have witnessed a singular focus on service to the member that has been the driving force behind most every conversation. The majority of questions that have been asked relate to how credit unions can best serve the member, rather than “how hard will this be?” or “how will this affect earnings?”. Credit unions, regardless of size or location, have stepped up to meet the needs of their members in these most challenging times.

In the short-term, calendars will continue to change as events are cancelled and projects delayed, leaving much of our immediate future uncertain. One thing that is certain is the commitment of this community of professionals dedicated to serving their fellow members. Through this commitment, our cooperative network will help our families, friends, and neighbors through this difficult period, just as it always has in the past.

I hope that you and your families are healthy and remain well.

Chris Ison, Chapter Chair



JOINT MCUL/DIRECTORS ANNUAL REPORT FEBRUARY 2020

From Connie Toensing, MCUL Director
Dave Adams, CEO, Michigan Credit Union League & Affiliates

The Michigan Credit Union League & Affiliates had a successful 2019. Along with CUNA, we made headway on our legislative agenda, expanded education and networking opportunities and made an impact with our cooperative awareness campaign. Additionally, our member credit unions gave MCUL strong support in the form of 100% affiliation and a 97% overall approval rating in our annual membership survey.

For the fourth consecutive year, the League's 100% affiliation rate allowed the League to offer high-quality association services, coupled with the lowest membership fees of any league in the country.

VALUE PROPOSITION

The continued success of MCUL's majority-owned business unit, CU Solutions Group (CUSG), allows Michigan credit unions access to the highest quality services at very affordable pricing. MCUL only collects about \$500,000 in annual dues to fund an approximate combined MCUL/MCULSC budget of over \$8 million. A strong financial performance by our business unit directly translates into lower dues for Michigan credit unions and our ability to fund important programs for Michigan's credit unions, including:

- Contribute \$1M in annual matching funds for CU Link advertising and outreach.
- Support a marketing integration fund of \$500,000 for full-share CU Link credit unions.
- Support CUNA's "Open Your Eyes" campaign with a contribution of \$250,000 in 2019 and \$125,000 in 2020.
- Contribute \$200,000 to "A Stronger Financial Michigan" for issue advocacy in this, and future election cycles.
- Help fund costs associated with our League Reps, who communicate with and support Michigan credit unions.
- Contribute over \$8M in revenue sharing with state leagues and credit unions to help strengthen credit unions.
- Make other contributions to national support organizations on behalf of Michigan credit unions.

FOUR PILLARS OF SUCCESS

REMOVING BARRIERS | MCUL's continued partnership with CUNA has yielded many advocacy successes in Lansing and Washington, D.C. For example, we made progress on several issues, particularly with cannabis banking legislation and guidance and a host of more technical bills in Lansing. Additionally, our Government Affairs team had another successful year with grassroots organizing and PAC fundraising:

- We hosted 23 legislative and chapter events, including legislative breakfasts, events such as the MCUL GAC in Lansing and the CUNA GAC in Washington, D.C. These events help us deepen the relationship between credit unions and lawmakers.
- The state PAC raised \$286,498.53, while the federal PAC raised \$403,820.55. These funds are critical to our efforts to support candidates who support credit union principles. These were record-high levels, up \$140,000 from the prior year.
- MCUL raised \$106,759.39 from credit unions plus \$200,000 from MCULSC for "A Stronger Financial Michigan," our advocacy fund to promote the credit union difference, support lawmakers that support our industry and defend against anti-credit union political efforts.

We also succeeded in our efforts of getting to know our new DIFS Director, Anita Fox, and her team, and had one-on-one meetings with the new NCUA Board Chair Rodney Hood and new Board Member Todd Harper in 2019. And of course, working with our new Governor, Secretary of State, Attorney General, four new members of our Congressional delegation and scores of new state legislators, kept us all busy in Q4 and Q1 of last and this year.

PROMOTING THE CREDIT UNION DIFFERENCE | Last year, CU Link merged its well-researched Michigan messaging into CUNA's Open Your Eyes to a Credit Union® national awareness theme. Our goal in 2020, is to generate a wider level of awareness and help credit unions grow share of wallet with members across the state. Michigan has the strongest, most impactful state campaign in the nation.

Last year, the Michigan Credit Union Foundation provided \$217,000 in funding to help Michigan credit unions make a bigger difference throughout the year. These funds went toward:

- 15 Community Reinvestment Grants.
- Financial education programs reaching more than 15,000 youth and teens.
- Professional development support for young credit union professionals and CUNA Management School scholarships.
- Training assistance for 91 new certified credit union financial counselors.

PROVIDING SOLUTIONS FOR SERVICE EXCELLENCE | MCUL's Education and Events team boasted another banner year in 2019 with a focus on credit union priorities, networking and supporting our industry's future leaders. Our Annual Convention & Exposition continues to exceed goals of providing a broad selection of timely training, an outstanding selection of industry experts, a sold-out vendor exposition hall and attendance of over 1,000 people at the event.

CUSG continues to provide quality, innovative products and services to credit unions nationwide. 2019 was a year of reinvention for both LifeStep Solutions and Technology Solutions. LifeStep Solutions brought on two new partners, NestReady and Payzur. NestReady offers a robust platform that guides members through every step of the home buying experience while offering the credit union's mortgage product throughout the experience. Payzur is a turnkey P2P solution that can be rapidly deployed for any credit union. The team is also in the process of reinventing the LifeSteps Wallet mobile application, a mobile banking enhancement for credit unions, as well as other mobile banking-integrated solutions.

Technology Solutions is also investing in updating and enhancing its Content Management System (CMS) website product with an expected launch in 2020. The client base is growing for CMS with over 100 Michigan credit unions plus hundreds outside Michigan, as well as for its ADA Accessibility services through the AudioEye platform. The team was also focused on delivering solid development and hosting services for strong SaaS model applications in support of CUSG divisions and partners.

In Marketing Solutions, as the Sprint and T-Mobile merger nears, we're hopeful the value proposition for credit unions and their members will get even stronger. The Marketing division formed new partnerships, and acquired MemberXP, a member experience management platform. All of these new partnerships and acquisitions add to the strong portfolio of solutions that help credit unions understand and engage their members, while creating complete journeys whatever life stage their members are in.

Performance Solutions also continued to see strong growth. New products, such as The Learning Center, which delivers a learning management system to credit unions, and Planning Pro have been excellent additions to the division's product offerings, Performance Pro and Compease. These products are used by over 700 credit unions nationally and by hundreds of other businesses outside the credit union sector.

A focal point for Strategic Advisory Solutions was the acquisition of credit union-sector rights of the AffirmX Compliance Solutions Suite and ComplySight, in partnership with six credit union leagues, to create CU Risk Intelligence, LLC. This new CUSO focuses on strengthening and expanding governance, risk management and compliance services for credit unions nationwide. While over 80 Michigan credit unions already use ComplySight, we hope that all credit unions will give serious consideration to the AffirmX platform as well as CU Vendor Management, our vendor due diligence solution.

Finally, the CUSG board approved a 50% shareholder dividend that should equate to \$208 per share, or half of CUSG's \$4.7 million after-tax net earnings for the year. For eight consecutive years now, CUSG has shared these dividends with owners, and over \$1.5 million of that payout goes right back to the MCUL to benefit all member credit unions.

DELIVERING COMPREHENSIVE COMPLIANCE SOLUTIONS | To help credit unions navigate compliance hurdles, MCUL & Affiliates provide a complete compliance strategy including advocacy, information and implementation tools and is revitalizing these resources online so our website can be Michigan credit unions' Destination Compliance. Advocacy, through comments and direct meetings, will help minimize often costly and unnecessary regulations, while informational tools (InfoSight, Policy Pro, FAQs and newsletters) and solutions under CU Risk Intelligence (AffirmX, ComplySight, Compliance Consulting and CU Vendor Management) provide our members education and turnkey tools.

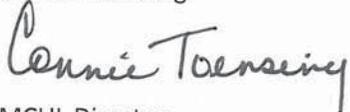
IN CONCLUSION

In 2020, MCUL & Affiliates will continue collaborating and strengthening Michigan credit unions and the credit union movement. Together, we make a significant impact in the lives of 5.5 million Michiganders and over 120 million consumers nationwide.

Don't hesitate to share your concerns, needs and ideas as we work together to achieve our common mission of helping credit unions to serve, grow and remain strong, so that together, we can make an impact on people's lives.

Thank you for your continued support.

Connie Toensing



MCUL Director

Dave Adams



CEO

Michigan Credit Union League & Affiliates

UPPER PENINSULA CHAPTER

MICHIGAN CREDIT UNION LEAGUE

ACCOUNT BALANCE

December 31, 2019

	<u>Balance Forward</u>	<u>Net Change YTD</u>	<u>Current Balance</u>
Executive Committee	\$5,745.13	\$2,240.66	\$7,985.79
Education Committee	\$2,000.37	-\$1,930.82	\$69.55
Annual Meeting Committee	\$17,557.78	-\$7,576.05	\$9,981.73
Golf Committee	\$3,014.64	\$694.33	\$3,708.97
		Total	<u><u>\$21,746.04</u></u>

UPPER PENINSULA CHAPTER

MICHIGAN CREDIT UNION LEAGUE

ANNUAL MEETING COMMITTEE

December 31, 2019

Income	<u>YTD</u>
Reservations For Annual Meeting	\$35,685.00
Sponsors	\$6,500.00
Vendors Night Proceeds	\$11,300.00
	\$0.00
Total Income	<u><u>\$53,485.00</u></u>
Expense	
Convention Center Billing	\$50,258.55
Vendor Show Island Billing	\$0.00
Committee Expense	\$502.35
Vendor Show Expense	\$136.27
Other	\$935.62
Best Dressed to Charity	\$500.00
Evaluation sheet winner	\$50.00
Supplies and Decorations	\$295.00
Printing Programs	\$550.42
Speaker	\$5,919.00
Chapter Awards	\$0.00
Speaker Expenses	\$1,116.69
Meet and Greet Expenses	\$407.15
Registration Refunds	\$390.00
Total Expense	<u><u>\$61,061.05</u></u>
Net Change	<u><u>-\$7,576.05</u></u>
Balance Forward	\$17,557.78
Net Change YTD	-\$7,576.05
Balance	\$9,981.73

UPPER PENINSULA CHAPTER

MICHIGAN CREDIT UNION LEAGUE

EDUCATION COMMITTEE

December 31, 2019

Income	<u>YTD</u>
2019 Managers Conference	\$12,800.00
MLO Training Reg.	\$4,485.00
Payments Academy & Collections	\$6,500.00
Misc.	\$0.00
Total Income	<u><u>\$23,785.00</u></u>
Expense	
Education Committee Meeting	\$0.00
Lunch Education	\$0.00
Manager's Conf. Yankee Rebel	\$3,968.62
Mgr. Conf. Expenses	\$553.37
Manager's Conf. Island House	\$6,966.11
Mgr. Conf. Speaker Expenses	\$623.08
Mgr. Conf. Speaker 2019	\$2,705.70
Island House down pay 2019	\$500.00
Yankee Rebel down pay 2019	\$200.00
Costs for MLO Training	\$3,868.42
Costs for Collection Training	\$1,770.68
Trellance billing Pay Academy	\$4,559.84
	\$0.00
Total Expense	<u><u>\$25,715.82</u></u>
Net Change	<u><u>-\$1,930.82</u></u>
Balance Forward	\$2,000.37
Net Change YTD	-\$1,930.82
Balance	\$69.55

UPPER PENINSULA CHAPTER

MICHIGAN CREDIT UNION LEAGUE

EXECUTIVE COMMITTEE

December 31, 2019

Income	<u>Budget</u>	<u>Actual</u>
Chapter Contributions	\$12,171.00	\$12,169.00
Chapter golf outing	\$0.00	\$0.00
Proceeds Legislative Luncheon	\$0.00	\$0.00
Dividends	\$30.00	\$31.36
League Sub	\$860.00	\$0.00
Yooper Bars	\$0.00	\$0.00
Total Income	<u>\$13,061.00</u>	<u>\$12,200.36</u>
Expense		
AC&E Silent Auction	\$0.00	\$0.00
Chapter Contributions Distributed	\$0.00	\$0.00
AC&E Golf Sponsorship	\$0.00	\$0.00
Chapter Volunteer Leaders Conf.	\$0.00	\$0.00
Credit Union Week Contest	\$1,400.00	\$1,400.00
Chapter Awards	\$0.00	\$652.13
Development Seminars	\$0.00	\$0.00
Executive Committee Expense	\$4,061.00	\$4,393.64
Nominating/Budget/Gratuities	\$0.00	\$0.00
League Delegation Funding	\$2,500.00	\$2,513.93
Legislative Committee Expense	\$4,100.00	\$0.00
Legislative Luncheon Expense	\$0.00	\$0.00
Scholarships	\$1,000.00	\$1,000.00
Total Expenses	<u>\$13,061.00</u>	<u>\$9,959.70</u>
Net Change	<u>\$0.00</u>	<u>\$2,240.66</u>
	Balance Forward	\$5,745.13
	Net Change YTD	\$2,240.66
	Balance	\$7,985.79

**UPPER PENINSULA CHAPTER
MCUL
PROPOSED BUDGET
FISCAL YEAR ENDING DECEMBER 31, 2020**

Revenues:

Chapter Dues (See Schedule #1)		\$12,430
Dividends		\$30
League Subsidy		\$955
		\$0
	Total Revenues	<u>\$13,415</u>

Expenditures:

General Fund:			
	Delegate Funding	\$2,500	
	Executive Committee	\$4,415	
	Legislative Action	\$4,100	
	Scholarship Committee	\$1,000	
	Chapter Leaders Institute	\$0	
	Nominating, Budget & Gratuity	\$0	
	Credit Union Week Contest	\$1,400	
	Transfer to Contingency Fund	\$0	
	Subtotal		\$13,415
		Total Expenditures	<u>\$13,415</u>

Schedule #1 (Chapter Dues)

Credit Unions' Gross Income for 2019	\$87,678,350		
Dues Factor	<u>0.00035</u>		
	Gross Dues		\$30,687
	Less Dues Over Cap		<u>\$18,257</u>
	Chapter Dues		<u>\$12,430</u>

Respectfully Submitted By:

Ray Theoret

UP Credit Union Chapter Audit Committee Report

On February 21, 2020, the UP Credit Union Chapter Audit Committee performed their annual audit of the Chapter's financial records for the 2019 calendar year at the UP State Credit Union location in Escanaba.

This audit involved a review of the following:

- Chapter's financial statements
- Chapter's credit union account statements
- Periodic account reconciliations
- Disbursements and supporting documentation
- Receipts and supporting documentation

It is the Committee's opinion that the Chapter's financial statements and records accurately reflect the Chapter's financial activity and current position for the period audited.

Respectfully Submitted,

Tom Blake
Audit Committee Chairperson

Educational Committee Report

The Educational Committee organizes educational conferences throughout the year based on the various compliance, regulatory and recommendations of our credit unions. We work with our League and speakers from across the country to determine how we can best meet the educational needs of our credit unions.

It is our goal to have a minimum of three educational events each year. In 2019, the committee helped to organize the following educational events:

- Collection Training – June 11th in Escanaba
- Trellance Payments Academy – June 19th & 20th in Marquette
- Mortgage Loan Officer Training – October 15th in Marquette

The 2019 Manager's Conference was held August 7-9 on Mackinac Island. William Diedrich was our speaker and focused on the ability to build a professional & meaningful work environment.

Although COVID-19 has forced us to cancel many in person events for 2020, we are hopeful we will be able to keep the Mortgage Loan Officer training on the calendar for October 15th in Marquette. We will also look at offering additional educational events via web conference if possible.

If anyone has any suggestions or recommendations for any educational seminars, please contact the Education Committee.

Brenda Lippens, Educational Committee Chair

Golf Committee Report

Committee members: Tyler DuBord, Crystal Porior, Eric Bessonon, Brad Swee, Karen Dahl, Debbie Edwardson, Rebecca Harding
906Hype: Dylan Bloniarz

Event: 2019 U.P. Chapter of Credit Unions – 13th Annual Charity Golf
Date Held: Scramble Thursday, August 22, 2018
Where: Terrace Bluff Golf and Country Club

The 13th Annual Charity Golf Scramble was another huge success.

There were **94** representatives from the Upper Peninsula area credit unions including corporate sponsors of the event. It is with their assistance we were able to raise \$8,000.00 to benefit the Upper Peninsula Honor Flight.

On October 16, 2019, presented a check to Mr. Scott Knauf, who functions as the Executive Director of the local Honor Flight Chapter. The committee informed Scott that the Honor Flight Organization will be the sole recipient of future golf outing proceeds. He and his board were extremely grateful for the work we have done to financially support the ongoing missions.

Our net proceeds for this year's outing totaled \$8,694.33. We decided to bump up the donation to an even \$8,000.00 since we had accrued funds. As a result, our 2020 beginning balance will be \$3,708.97

The committee members would like to specifically thank all the Chapter credit unions for their financial support of the golf event. Additionally, we would also like to thank the UP Executive Committee and 906 Hype for their assistance in making this such a great event.

Last, but not least, the golf committee would like to recognize the following sponsors for their continued support and generosity:

Hole-In-One SPONSORS - 550

Associated Bank
CUNA Mutual Group
CU Solutions Group
Fiserv
Sage Direct
Data Financial, Inc.
DsTech

Birdie SPONSORS - 300

Servion (FKA CU Companies)
Credit Union Trust
Cherry Creek Financial
Harland Clarke
Heber Fuger Wendin Investment Advisors
Nastoff & Bergman
Red Rock
Nevins Financials Resources
COOP FS
UP Engineers & Architects Inc
Auto Financial Group
Main Street
The Form House
Member Driven Technologies

Eagle SPONSORS - 150

CU Answers
Garceau wenick-kutz Magowan Insurance
Delta Abstract and Title
CUDirect
Weltman, Weinberg & Reis

Par Sponsor Beverage Cart - 250

Alloya Corporate FCU

Finally, I would like to send a big “THANK YOU” to all the golf participants. We simply could not host this event year after year without your continued support.

2020 Golf Outing

The 2020 14th Annual Charity Golf Scramble will not be held this year.

We look forward to next years event. Everyone be safe and healthy during this time.

Please feel free to contact me should you have any questions. I can be reached at 906-789-6400 or via email at tdubord@peninsulafcu.com

Tyler DuBord

Annual Meeting Committee

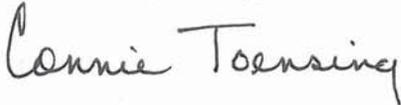
2019 Event

The annual meeting was held at the Island Resort and Casino on April 12, 13, 14 2019. There were 551 attendees registered for the weekend of events. This count was 110 more as compared to 2018.

A great time was had by all, as several groups participated in the theme "Survive the Safari". The theme tied in great with our Keynote speaker, Holly Hoffman, a former participant in the TV show Survivor.

In December of 2018, the Annual Meeting committee begins planning for the 2019 Annual Meeting. We review the comments from the evaluation forms completed from the 2018 conference and attempt to remedy any issues that can be addressed. The evaluation summary report compiled from the evaluation sheet was shared with the Island staff in May of 2019.

Thank you for your support to the credit union movement.



Connie Toensing, Co-Chairperson

Committee members include:

- Darcy Mclean, Co-Chairperson
- Becky Harding, Vendor Show
- Crystal Porior, Event Registration
- Lynda Ellis
- Maggie Anderson
- Suanne Debski

2019 U.P. Chapter Legislative Report

Submitted by: Katie Wilcox

Lawmaker Visits

In the spring of 2019, U.P. leaders traveled to both Washington D.C. for CUNA's Government Affairs Conference and to Lansing for the MCUL Government Affairs Conference. By working together, they were successful in sharing the credit union difference.

State lawmakers attended our legislative breakfast at the UP Chapter Annual Meeting. Assisted by the Michigan Credit Union League, we were able to touch on key issues credit unions are facing as well as hear from Representative Beau LaFave. Many UP leaders and crashers were in attendance.

Scheduling visits with your lawmaker

I want to encourage credit unions to continue to invite lawmakers into your lobbies and to your events to help share our credit union story and what differences we make in our communities.

Our elected representatives have busy schedules and generally, our State and Federal lawmakers work Tuesday, Wednesday, and Thursday and are back in their district on Mondays and Fridays. On these days, they plan coffee hours, town hall meetings, and try to schedule things with our local businesses. If you would like an elected official to attend an event, try to plan for Monday or Friday date. Reach out to their office as early as possible.

Please feel free to reach out to me at: kwilcox@embers.org and I can help get in touch with your lawmaker offices.

You can always check out their session schedules online:

<http://senate.michigan.gov/>

<http://house.michigan.gov>

<https://www.congress.gov/resources/display/content/Calendars+and+Schedules>

<https://www.senate.gov/legislative/calendars.htm>

The Importance of Credit Union Advocacy

While the MCUL & Affiliates delivers the credit union message in Lansing and Washington D.C., it is just as important that we, as credit unions, stay up to date on and address State and Federal issues with our lawmakers. For more details on State and Federal issues that the Michigan Credit Union League is working on please visit the below links:

<https://www.mcul.org/state-issues>

<https://www.mcul.org/federal-issues>

Find an issue that relates to your credit union and talk about it!

Federal Lawmakers

US Senate

Gary Peters
Debbie Stabenow

US Congress

1st Congressional District - Jack Bergman

State Lawmakers

Michigan State Senate

38th Senate District – Ed McBroom
37th Senate District - Wayne Schmidt

Michigan House of Representatives

110th District – Gregory Markkanen
Covers: Baraga, Gogebic, Houghton, Iron, Keweenaw, Marquette (part), Ontonagon County

109th District – Sara Cambensy
Covers: Alger, Luce, Marquette (part), Schoolcraft County

108th District – Beau LaFave
Covers: Delta, Dickinson, Menominee County

107th District – Lee Chatfield
Covers: Cheboygan (part), Mackinac, Chippewa, Emmet County

Fundraising

In 2019, together we raised \$18,344.20 for the federal PAC (*up \$4,756.34 from 2018*) and \$11,387.94 for the state PAC (*up \$5,059.19 from 2018*).

At the UP Chapter Annual Meeting in 2019, we hosted our first annual “Red Carpet” fundraiser and Yooper Nut sale. Together both events raised \$936.00 for the federal PAC.

Only 9 credit unions out of 25 participated in the 2019 lapel pin program. This program is an annual fundraiser for the state PAC and continues to help support state lawmakers who support credit unions. It takes a very minimal annual contribution to display your support of Michigan credit unions.

Fundraising Awards

Great Lakes First FCU – raised 876.52% of their federal PAC goal
Northern Lights Community FCU – raised 507.61% of their state PAC goal
(Reports attached)



2019 MCUL PAC Goals as of January 10, 2020

Total Records: 26

Credit Union Name	Chapter	Casual Days	Grand Raffle	Lapel Pins	State Holiday Plush Sale	Other	CU Goal	Amount Raised	% of Goal Raised	ASFM Goal	ASFM Amount Raised	ASFM % of Goal Raised
*Upper Peninsula Chapter (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$936.00	\$0.00	\$936.00	0.00%	\$0.00	0.00	0.00%
*Upper Peninsula Chapter (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%			
Baraga County FCU (Federal)	UP	\$196.00	\$0.00	\$0.00	\$0.00	\$0.00	\$369.10	\$390.40	105.77%	\$500.00	0.00	0.00%
Baraga County FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$189.82	\$0.00	0.00%			
Chippewa County CU (Federal)	UP	\$0.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$255.50	\$1,172.60	458.94%	\$500.00	0.00	0.00%
Chippewa County CU (State)	UP	\$0.00	\$0.00	\$300.00	\$0.00	\$0.00	\$131.40	\$300.00	228.31%			
Delta County CU (Federal)	UP	\$0.00	\$600.00	\$0.00	\$0.00	\$45.00	\$899.88	\$1,252.80	139.22%	\$2,500.00	260.00	10.40%
Delta County CU (State)	UP	\$0.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$462.80	\$2,000.00	432.15%			
DeTour Drummond Community CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$152.45	\$0.00	0.00%	\$500.00	0.00	0.00%
DeTour Drummond Community CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$78.40	\$0.00	0.00%			
Embers CU (Federal)	UP	\$0.00	\$285.00	\$0.00	\$0.00	\$0.00	\$912.01	\$285.00	31.25%	\$2,500.00	338.00	13.52%
Embers CU (State)	UP	\$0.00	\$0.00	\$650.00	\$0.00	\$0.00	\$469.04	\$650.00	138.58%			
Federal Employees of Chippewa County CU (Federal)	UP	\$0.00	\$565.00	\$0.00	\$0.00	\$0.00	\$110.85	\$565.00	509.70%	\$500.00	0.00	0.00%
Federal Employees of Chippewa County CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$57.00	\$0.00	0.00%			
Gogebic County FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$287.49	\$0.00	0.00%	\$500.00	0.00	0.00%
Gogebic County FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$147.85	\$0.00	0.00%			
Great Lakes First FCU (Federal)	UP	\$0.00	\$4,635.00	\$0.00	\$0.00	\$0.00	\$654.93	\$5,740.60	876.52%	\$1,000.00	0.00	0.00%
Great Lakes First FCU (State)	UP	\$76.00	\$0.00	\$50.00	\$0.00	\$0.00	\$336.82	\$126.00	37.41%			
Integra First FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$714.65	\$403.85	56.51%	\$1,000.00	0.00	0.00%
Integra First FCU (State)	UP	\$191.00	\$0.00	\$150.00	\$790.00	\$0.00	\$367.53	\$1,131.00	307.73%			
Iron Mountain Kingsford Community FCU (Federal)	UP	\$0.00	\$1,245.00	\$0.00	\$0.00	\$0.00	\$851.93	\$1,245.00	146.14%	\$2,500.00	0.00	0.00%
Iron Mountain Kingsford Community FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$438.13	\$0.00	0.00%			
Lake Superior CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$86.08	\$0.00	0.00%	\$500.00	0.00	0.00%

Lake Superior CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$44.27	\$0.00	0.00%			
Limestone FCU (Federal)	UP	\$0.00	\$85.00	\$0.00	\$0.00	\$0.00	\$311.54	\$336.80	108.11%	\$500.00	0.00	0.00%
Limestone FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$480.00	\$0.00	\$160.22	\$480.00	299.59%			
Manistique FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$238.17	\$0.00	0.00%	\$500.00	0.00	0.00%
Manistique FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$122.48	\$0.00	0.00%			
Marquette Community FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$675.43	\$624.30	92.43%	\$1,000.00	0.00	0.00%
Marquette Community FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$347.36	\$0.00	0.00%			
Michigan Tech Employees FCU (Federal)	UP	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$635.93	\$300.00	47.18%	\$1,000.00	0.00	0.00%
Michigan Tech Employees FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$630.00	\$0.00	\$327.05	\$630.00	192.63%			
Northern Lights Community FCU (Federal)	UP	\$0.00	\$80.00	\$0.00	\$0.00	\$0.00	\$107.24	\$524.40	489.00%	\$500.00	0.00	0.00%
Northern Lights Community FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$280.00	\$0.00	\$55.16	\$280.00	507.61%			
Northern United FCU (Federal)	UP	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$187.11	\$20.00	10.69%	\$500.00	0.00	0.00%
Northern United FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$96.23	\$0.00	0.00%			
Peninsula FCU (Federal)	UP	\$0.00	\$1,160.00	\$0.00	\$0.00	\$0.00	\$789.61	\$2,124.00	268.99%	\$2,500.00	122.00	4.88%
Peninsula FCU (State)	UP	\$0.00	\$0.00	\$1,830.00	\$0.00	\$0.00	\$406.09	\$1,830.00	450.64%			
Rock Community FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$71.64	\$0.00	0.00%	\$500.00	0.00	0.00%
Rock Community FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$36.84	\$0.00	0.00%			
Settlers FCU (Federal)	UP	\$0.00	\$170.00	\$0.00	\$0.00	\$0.00	\$250.37	\$448.45	179.11%	\$500.00	0.00	0.00%
Settlers FCU (State)	UP	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$128.76	\$500.00	388.32%			
Soo Co-op CU (Federal)	UP	\$0.00	\$230.00	\$0.00	\$0.00	\$0.00	\$1,599.43	\$1,670.00	104.41%	\$2,500.00	300.00	12.00%
Soo Co-op CU (State)	UP	\$0.00	\$0.00	\$2,620.94	\$790.00	\$0.00	\$822.57	\$3,410.94	414.67%			
Tahquamenon Area CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$470.41	\$0.00	0.00%	\$1,000.00	0.00	0.00%
Tahquamenon Area CU (State)	UP	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$241.93	\$50.00	20.67%			
Torch Lake FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$144.94	\$0.00	0.00%	\$500.00	0.00	0.00%
Torch Lake FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$74.54	\$0.00	0.00%			
TruNorth FCU (Federal)	UP	\$0.00	\$305.00	\$0.00	\$0.00	\$0.00	\$1,168.81	\$305.00	26.09%	\$2,500.00	0.00	0.00%
TruNorth FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$601.10	\$0.00	0.00%			
U.P. State CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$670.31	\$0.00	0.00%	\$1,000.00	0.00	0.00%
U.P. State CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$344.73	\$0.00	0.00%			
UP CHAPTER TOTALS (Federal)		\$496.00	\$10,380.00	\$0.00	\$0.00	\$981.00	\$12,615.81	\$18,344.20	145.41%			
UP CHAPTER TOTALS (State)		\$267.00	\$0.00	\$8,150.94	\$2,970.00	\$0.00	\$6,488.12	\$11,387.94	175.52%			

UP Chapter Credit Union Person of the Year Award



Mary Lynch

Soo Co-op Credit Union

Mary Lynch has been a member and employee of Soo Co-op Credit Union since 1989. During her time with the credit union she has worked as a Teller, Visa Coordinator, Loan Processor and Marketing Department Manager.

She is currently responsible for marketing, coordinating credit union community events, education, and communication with the membership. She oversees the coordination of our in-school/student run credit union, programs which were started in 1996. She brought the first Reality Fair to the Eastern Upper Peninsula in 2011 and continues to run 2 financial reality fairs for high school students in the EUP every school year. She delivers several classroom and community presentations throughout the year.

Mary was a member of MCUL Family Involvement Council from 1997 to 2005, Vice Chair of the council 1999 to 2002, and Chair 2002 to 2003. Mary has graduated from the National Credit Union Foundation's Development Education Program (CUDE), CUNA's Certified Financial Counseling Training program (FiCEP, CUNA Management School (CCUE) CUNA's Marketing Management School (CUCME) and the Sault Area Chamber of Commerce Leadership program.

Mary has been heavily involved in her community. She has been on the board of the United Way of the EUP since 2003. She has served as President, Vice President and is currently on the executive committee serving as the Secretary/Treasurer. She has also served on committees of Walk for Warmth and Sault Area Chamber Ambassadors, and has volunteered her time with multiple other non-profit organizations and events in the EUP.

Mary resides in the Sault with her husband Mark and son Hayes.

UP Chapter of MCUL Distinguished Service Award



Katie Wilcox

Embers Credit Union

Katie Wilcox is the Director of Training & Communication for Embers Credit Union in Marquette. Katie began her credit union career in 2006 as a teller. After finding a passion for the credit union purpose of “people helping people,” she actively sought out ways to stay involved in both her credit union and in the credit union industry. She has held multiple positions prior to her current role including lead teller, member service representative, loan officer, and branch manager. Katie was a “crasher” at the UP Chapter Meeting and the MCUL AC&E in 2016. She was selected to represent Michigan as a crasher at the 2017 CUNA GAC in Washington D.C. While in D.C., Katie found an interest in advocating for credit unions and became more involved in credit union advocacy. She was appointed to serve as the UP Chapters Legislative Forum Representative in 2019 and also serves on the Michigan Credit Union League’s Government & Political Affairs Forum Executive Committee.

Katie is a co-founder and director of the UP Chapter of Credit Unions young professionals group, 906 hYPe, and has enjoyed meeting, volunteering, and growing alongside our chapters young leaders.

As a current student of CUNA Management School, Katie looks forward to graduation and to what the future holds while she continues to serve our credit unions, members, and communities.

In her free time, you can find Katie spending time with family, enjoying the outdoors, or finding new ways to be creative.